CLAIMS

1. A creamy product suitable as a filler or topping for baked goods, being bake stable and comprising:

at least 30% by weight of a discontinuous fat portion;

at least 20% of a continuous aqueous liquid component for providing sweetness and stability, comprising at least 15% liquid sugar and at least 9 % liquid polyol, wherein the combined weight of liquid sugars and liquid polyols amounts to from 40 to 95% solids weight in the aqueous liquid component, and the continuous aqueous liquid component contains less than 30% water; and up to about 30% of an optional suspended solids portion;

wherein the moisture content is from 2 to 10% by weight of the total composition, the weight ratio of fat to water is greater than 4:1, the weight ratio of fat to sugar is greater than 1:1, and the combined amount of the sugar, polyol and other soluble solids comprises from about 25 to 65% of the total product and is sufficient to provide an A_w of less than 0.5 for the total product.

- 2. A creamy product according to claim 1, wherein the fat content is within the range of 35 to 65%.
- 3. A creamy product according to claim 1, wherein the continuous aqueous liquid component contains less than 20% water.
- 4. A creamy product according to claim 1, wherein the fat content is within the range of 40 to 55%.
- 5. A creamy product according to claim 1, wherein the weight ratio of fat to water is from 5:1 to 20 to 1.
- 6. A creamy product according to claim 1, wherein the weight ratio of fat to sugar is from 5:4 to 6 to 1.

- 7. A creamy product according to claim 1, further comprising: an optional suspended solids portion containing at least 5 % by weight of the total weight of the product.
- 8. A composite product comprising a bakeable dough combined with a sweet, smooth-textured and shelf-stable product as defined in claim 1.
- 9. A process for preparing a product as defined in claim 8, comprising forming a composite product, by providing at least one discrete region of a filling as described in claim 1 above, on or in at least one discrete region of a dough, and baking the composite product to provide a baked portion having a crisp texture and a filler that retains a smooth, creamy texture.
- 10. A composite product comprising with a sweet, smooth-textured and shelf-stable product as defined in claim 1 having discrete pieces of baked dough suspended therein.
- 11. A process for preparing a product as defined in claim 10, comprising forming a composite product, by combining at least one discrete region of a filling as described in claim 1 above, with at least one discrete region of a baked dough, to provide a baked portion having a crisp texture and a filler that retains a smooth, creamy texture.
- 12. A sweet product as described in claim 10 above, packaged in a sealed container.
- 13. A creamy product suitable as a filler or topping for baked goods, being bake stable and comprising:

at least 30% by weight of a discontinuous fat portion;

at least 20% of a continuous aqueous liquid component for providing sweetness and stability, comprising at least 15% liquid sugar and at least 9 % liquid polyol, wherein the combined weight of liquid sugars and liquid polyols amounts to from 40 to 95% solids weight in the aqueous liquid component, and the continuous aqueous liquid component contains less than 30% water; and up to about 30% of an optional suspended solids portion;

wherein the moisture content is from 2 to 10% by weight of the total composition, the fat content is from 35 to 65% by weight of the total composition, the weight ratio of fat to water is greater than 4:1, the weight ratio of fat to sugar is greater than 1:1, and the combined amount of the sugar, polyol and other soluble solids comprises from about 25 to 65% of the total product and is sufficient to provide an A_w of less than 0.5 for the total product.

- 14. A creamy product according to claim 13, wherein the continuous aqueous liquid component contains less than 20% water.
- 15. A creamy product according to claim 13, wherein the fat content is within the range of 40 to 55% and the weight ratio of fat to water is from 5:1 to 20 to 1.
- 16. A creamy product according to claim 13, wherein the weight ratio of fat to sugar is from 5:4 to 6 to 1.
- 17. A creamy product suitable as a filler or topping for baked goods, being bake stable and comprising:

at least 30% by weight of a discontinuous fat portion;

at least 20% of a continuous aqueous liquid component for providing sweetness and stability, comprising at least 15% liquid sugar and at least 9 % liquid polyol, wherein the combined weight of liquid sugars and liquid polyols amounts to from 40 to 95% solids weight in the aqueous liquid component, and the continuous aqueous liquid component contains less than 30% water; and up to about 30% of an optional suspended solids portion;

wherein the moisture content is from 2 to 10% by weight of the total composition, the fat content is from 35 to 65% by weight of the total composition, the weight ratio of fat to water is from 5:1 to 20 to 1, the weight ratio of fat to sugar is from 5:4 to 6 to 1, and the combined amount of the sugar, polyol and other soluble solids comprises from about 25 to 65% of the total product and is sufficient to provide an A_w of less than 0.5 for the total product.

- 18. A creamy product according to claim 17, further comprising: an optional suspended solids portion containing at least 5 % by weight of the total weight of the product.
- 19. A composite product comprising a bakeable dough combined with a sweet, smooth-textured and shelf-stable product as defined in claim 1.
- 20. A process for preparing a composite product by combining at least one discrete region of a filling as described in claim 19 above, with at least one discrete region of a baked dough, to provide a baked portion having a crisp texture and a filler that retains a smooth, creamy texture.
- 21. A process for preparing a composite product by combining at least one discrete region of a filling as described in claim 19 above, with at least one discrete region of a unbaked dough and baking, to provide a baked portion having a crisp texture and a filler that retains a smooth, creamy texture.
- 22. A product of the process of claim 21.